Certificate Number: 14424-PAM-DE-035810354

Bankruptcy Case Number: 21-01128



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 5, 2021, at 2:04 o'clock PM EDT, Thomas Amaro completed a course on personal financial management given by internet by BK Class Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 5, 2021 By: /s/Edsie Lim

Name: Edsie Lim

Title: <u>Certified Personal Finance Counselor</u>